

Information to identify the case:

Debtor 1	<u>Holly Kingsley</u>	Social Security number or ITIN	xxx-xx-3577
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-25489-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Holly Kingsley
aka Holly Clouser

9/5/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Holly Kingsley
 Debtor

Case No. 13-25489-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 30

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db
 514077648 +Holly Kingsley, 13 Woodlake Court, Medford, NJ 08055-8872
 514077649 +Capital One, PO Box 21887, Eagan, MN 55121-0887
 514849628 Capital One, 3905 Dallas Parkway, Plano, TX 75093-7892
 517274912 +Capital One, N.A., 7933 Preston Road, Mail Code 31063111, Plano, TX 75024-2302
 Capital One, N.A., c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708
 517274913 +Capital One, N.A., c/o Rushmore Loan Management Services, P.O. Box 52708,
 Irvine, CA 92619-2708, Capital One, N.A., c/o Rushmore Loan Management Services 92619-2708
 514852373 +Capital One, N.A., PO Box 1700, Baltimore, MD 21203
 514077654 EIS Collections, P.O. Box 1398, Reynoldsburg, OH 43068-6398
 514077656 +Medford Township Municipal Tax Collector, 17 North Main Street, Medford, NJ 08055-2411
 514077657 NCO Financial, PO Box 15773, Wilmington, DE 19850-5773
 514077659 +NYCB Mortgage Co. LLC, 1801 E. 9th Street Suite 200, Cleveland, OH 44114-3103
 514077658 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
 514077661 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695)
 517568648 U.S. Bank National Association, et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708
 517568649 +U.S. Bank National Association, et al, c/o Rushmore Loan Management Services,
 P.O. Box 52708, Irvine, CA 92619-2708, U.S. Bank National Association, et al,
 c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2018 00:31:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2018 00:31:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514077646 +EDI: ALLIANCEONE.COM Sep 06 2018 03:43:00 Alliance One, 4850 Street Road, Suite 300,
 Trevoise, PA 19053-6643
 514077647 +EDI: AMEREXPR.COM Sep 06 2018 03:43:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 514300800 EDI: BECKLEE.COM Sep 06 2018 03:43:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515964244 +EDI: AISACG.COM Sep 06 2018 03:43:00 Ascension Capital Group,
 Attn: Capital One N.A. Department, P.O. Box 165028, Irving, TX 75016-5028
 514077650 EDI: CBCSI.COM Sep 06 2018 03:48:00 CBCS, PO Box 69, Columbus, OH 43216
 515963194 +EDI: AISACG.COM Sep 06 2018 03:43:00 Capital One N.A., c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 514077651 +EDI: CITICORP.COM Sep 06 2018 03:43:00 CitiFlex/Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 514353125 +EDI: CITICORP.COM Sep 06 2018 03:43:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514077653 EDI: DISCOVER.COM Sep 06 2018 03:43:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850
 514227015 EDI: IRS.COM Sep 06 2018 03:43:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 514087270 EDI: DISCOVER.COM Sep 06 2018 03:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 516165626 EDI: RMSC.COM Sep 06 2018 03:43:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514077662 +EDI: CITICORP.COM Sep 06 2018 03:43:00 Universal card/Citibank, P.O. Box 6241,
 Sioux Falls, SD 57117-6241

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514077660 Philip Clouser
 514077663 Woodlake Home Owners Association
 515110378* +Capital One, N.A., 7933 Preston Road, Mail Code 31063111, Plano, TX 75024-2302
 514077652* Department of the Treasury-IRS, ACS Support, P.O. Box 8208, Philadelphia, PA 19101-8208
 514077655* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Cincinnati, OH 45999-0030)

TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor New York Community Bank NJECFMAIL@mwclaw.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Capital One, N.A. NJECFMAIL@mwclaw.com,
nj-ecfmail@ecf.courtdrive.com
Brian E Caine on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine on behalf of Creditor Capital One, N.A. bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Celine P. Derkrikorian on behalf of Creditor New York Community Bank njecfmail@mwclaw.com
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joni L. Gray on behalf of Debtor Holly Kingsley joni@sjbankruptcyllaw.com,
jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 10